

Information to identify the case:

Debtor 1	<u>Mauricio Junqueira Lemos Pomme</u>	Social Security number or ITIN	xxx-xx-5315
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Southern District of New York			
Case number:	19-12272-scc		

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 7/12/19; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Jil Mazer-Marino is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

10/7/19

By the court: Shelley C. Chapman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of New York

In re:
Mauricio Junqueira Lemos Pomme
Debtor

Case No. 19-12272-scc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User:
Form ID: 155new

Page 1 of 1
Total Noticed: 18

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Mauricio Junqueira Lemos Pomme, 405 W. 51st Apt. #3, New York, NY 10019-6301
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +United States Attorney's Office, Southern District of New York,
Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
7562792 +AMERICAN EXPRESS NATIONAL BANK, 43 BUTTERFIELD CIRCLE, EL PASO, TX 79906-5202
7562794 BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPARTMENT, 4 7 5 CROSS POINT BKWY,
GETZVILLE, NY 14068
7562798 +JPMORGAN CHASE BANK, N.A., BANKRUPTCY NOTICE & RECORDS CENTER, 700 KANSAS LANE,
MONROE, LA 71203-4774
7562799 +MOUNT SINAI HOSPITAL, ONE GUSTAVE L LEVY PLACE, NEW YORK, NY 10029-6574

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+E-mail/Text: jmazermarino@iq7technology.com Oct 07 2019 20:05:21 Jil Mazer-Marino,
Cullen and Dykman LLP, 100 Quentin Roosevelt Boulevard, Garden City, NY 11530-4850
smg E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 07 2019 20:05:04
New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
7562791 +E-mail/Text: 180-BillingTeamLeads@180medical.com Oct 07 2019 20:04:58 180 MEDICAL, INC.,
8516 NW EXPRESSWAY, OKLAHOMA CITY, OK 73162-6010
7562793 +EDI: CINGMIDLAND.COM Oct 08 2019 00:08:00 AT&T MOBILITY, P.O. BOX 537104,
ATLANTA, GA 30353-7104
7568646 EDI: BECKLEE.COM Oct 08 2019 00:08:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
7562795 +EDI: WFNNB.COM Oct 08 2019 00:08:00 COMENITY CAPITAL BANK, PO BOX 182273,
COLUMBUS, OH 43218-2273
7562796 EDI: DISCOVER.COM Oct 08 2019 00:08:00 DISCOVER BANK, BANKRUPTCY DEPARTMENT,
PO BOX 8003, HILLIARD, OH 43026
7562797 EDI: IRS.COM Oct 08 2019 00:08:00 INTERNAL REVENUE SERVICE, INSOLVENCY GROUP,
290 BROADWAY, 5TH FLOOR, NEW YORK, NY 10007
7562800 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 07 2019 20:05:04
NYS DEPARTMENT OF TAXATION & FINANCE BANKRUPTCY/SP, PO BOX 5300, ALBANY, NY 12205-0300
7563217 +EDI: PRA.COM Oct 08 2019 00:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Jil Mazer-Marino jmazermarino@cullenanddykman.com,
cmohan@cullenanddykman.com; jmazermarino@iq7technology.com
United States Trustee USTPRegion02.NYECF@USD.OJ.GOV

TOTAL: 2